A "fact-finding" hearing will be held Oct. 13 at 1:30 p.m. in the Department of Insurance Hearing Room (215 W. Main St., Frankfort). Commissioner Sharon P. Clark has asked all health insurers writing in the individual market to attend to explain the decision not to write "child-only" policies. The public may submit written comments to Public Hearing Comments, Kentucky Department of Insurance, PO Box 517, Frankfort, KY 40602.